

In re:
Frank Emery Torok, II
Debtor

Case No. 21-12867-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 27, 2022

User: admin
Form ID: 138OBJ

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2022:

Recip ID	Recipient Name and Address
db	+ Frank Emery Torok, II, 5201 Stansfield Dr, Zionsville, PA 18092-2088
14644254	+ Ally Bank, 425 Phillips Blvd, Trenton, NJ 08618-1430
14645454	+ Ally Bank, C/O Rebecca Solarz, Esq., 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14644255	+ Joann Torok, 5201 Standsfield Dr, Zionsville, PA 18092-2088
14644257	Nationstar d/b/a Mr. Cooper, PO Box 199111, Dallas, TX 75235
14644259	+ Shapiro & DeNardo LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14659610	+ US Bank Trust National Association, as Trustee, C/O Rebecca Solarz, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 27 2022 23:54:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 27 2022 23:54:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14658131	Email/Text: BKelectronicnotices@cenlar.com	Oct 27 2022 23:54:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
14644256	^ MEBN	Oct 27 2022 23:48:19	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14645751	Email/Text: BankruptcyECFMail@mccalla.com	Oct 27 2022 23:54:00	US Bank Trust National Association, Not In Its Ind, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14644258	Email/PDF: pa_dc_claims@navient.com	Oct 27 2022 23:54:43	Navient Solutions Inc, PO Box 9640, Wilkes Barre, PA 18773-9640
14657041	^ MEBN	Oct 27 2022 23:48:00	US Bank Trust National Association, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14657018		US Bank Trust National Association

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Ally Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHARLES LAPUTKA	on behalf of Debtor Frank Emery Torok II claputka@laputkalaw.com, jen@laputkalaw.com,jbolles@laputkalaw.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Frank Emery Torok, II
Debtor(s)

Case No: 21-12867-pmm
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 10/27/22